



Your ERA Mortgage Consultant
Gerwin Wallace
Phone: (256) 310-5701, Ext.
Fax: (856) 917-2966
Email: Gerwin.Wallace@mortgagefamily.com
Hours: Monday-Friday 8:30 a.m.-9:00 p.m.
Saturday and Sunday 10:30 a.m.-7:00 p.m.
Eastern Time

May 2, 2007

April L Kennedy
2513 Coldwater Road
Anniston, AL 36201



Your personal reference number is 8475903

Dear April L Kennedy,

Congratulations! Your first mortgage loan for \$311,920 and your second mortgage loan for \$38,990 have been approved by ERA Mortgage! Now you and your ERA agent can go house hunting with confidence, because sellers will know your offer is solid.

At ERA Mortgage we understand that buying a home is a big deal. So you can count on me and my team -- backed by ERA Mortgage's vast experience in the business -- to be here for you from the time you make your offer to the moment you close. As soon as you find your new home, just give me a call and we'll finalize your loan application.

The conditions you are required to satisfy to close your loan are attached. Please give us a call if the details of your loan change or anytime you have a question. You can reach me or a member of my team Monday through Friday from 8:30 a.m. to 9:00 p.m. and on Saturday and Sunday from 10:30 a.m. to 7:00 p.m..

Sincerely,

Gerwin Wallace

Gerwin Wallace
Your ERA Mortgage Consultant

First Mortgage

Sale Price: \$389,900
Loan Amount: \$311,920
Interest Rate on 05/02/2007 6.320%
Type of Loan: 30 yr Conventional Fixed
Lock Option: Floating
Lower rate may become available. Call me to check rates.

Second Mortgage

Loan Amount: \$38,990
Interest Rate on 05/02/2007 8.375%
Type of Loan: 15 yr Conventional Balloon
Lock Option: Floating
Lower rate may become available. Call me to check rates.





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Saturday and Sunday 10:30 a.m.-7:00
p.m.
Eastern Time

NEXT STEPS

1) Work with your ERA agent.

2) Find your new home.

3) Call me to finalize your loan application.

To get a head start on your loan application, please fax any of the following to me at (856) 917-2966. Your final loan approval is subject to documentation of the following:

Additional information regarding your loan is as follows:

- ☐ All parties who sign the security instrument must also sign and date the Truth in Lending, and the Right of Rescission (if applicable).
- ☐ Obtain a full title search and mortgagee title-insurance policy prior to closing the loan.
- ☐ Approval is valid up to an interest rate of 9.125 percent, based on the current application data.
- ☐ Obtain an appraisal to verify that the sales price or estimated value supports the property value.
- ☐ Typed, signed, dated original application for 1st mortgage and 2nd mortgage amounts.
- ☐ Provide the declarations page for the homeowners insurance policy showing Lender named as the loss payee to verify coverage for 1st mortgage and home equity line of credit/second mortgage.
- ☐ Customer must execute the Second Mortgage Balloon Loan Disclosure prior to closing.
- ☐ Confirm the seller is the owner of record on title commitment or appraisal.
- ☐ Confirm that our Customer and Seller are named on the Contract of Sale. If the Contract of Sale has been Assigned, further investigation may be required.
- ☐ Homeowner's Insurance Policies that limit/exclude from coverage, perils such as windstorm, hurricane, hail damage, are not acceptable. If your policy excludes such coverage, a separate policy/endorsement that provides adequate coverage is required.
- ☐ All verification documents must be dated within 120 days of the closing date. For new construction, documents must be dated within 180 days of the closing date.
- ☐ We will request flood-zone certification; if flood insurance is required, provide a copy of the policy at or before closing.
- ☐ Any changes in your application may affect, but is not limited to, rate, points, appraisal requirements, maximum loan amount, and additional documentation may be required.
- ☐ Provide documentation confirming that homeowner's insurance has been, or will be, obtained at or before closing, and that premiums have been prepaid for one year.
- ☐ Provide a fully executed agreement of sale to support the purchase price of \$389900.00.



You will be required to provide the following:

- ☐ Sign and date the Request for Transcript of Tax Return (IRS form 4506T) that is included in your application package.

The interest rate and points combination you select must not cause the APR or the points and fees to exceed the applicable federal, state or local high-cost threshold(s).

If any of the loan information you provided to us changes (see Confirmation pages), let me know right away! The rate, costs and conditions associated with your loan may change, too.

Remember to call me as soon as you find a home. I'll keep you up to date on status of your loan, walk you through the steps of the process, and answer all your questions.

I want getting your mortgage to be the easiest part of getting your new home!

**Gerwin
(256) 310-5701, Ext.**

Customer Name : April L Kennedy
 Address : 2513 COLDWATER ROAD
 ANNISTON,AL 36201

Date: May 02, 2007

Notice To Home Loan Applicant

In connection with your request for an application for a home loan, a lender must disclose to you the score that a credit bureau distributed to users and we used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address or telephone number provided below. The credit bureau plays no part in the decision to take any action on your loan application request and is unable to provide you with specific reasons for the decision on a loan application.

Trans Union LLC	Equifax	Experian
P.O. Box 1000	P.O. Box 740241	701 Experian Parkway, P.O. Box 2002
Chester, PA 19022	Atlanta, GA 30374	Allen, TX 75013
1-(800) 888-4213	1-(800) 685-1111	1-(888) 397-3742
Ref: 322412214450200	Ref: 322412214450200	Ref: 322412214450200
Ord. Date: 05/02/2007	Ord. Date: 05/02/2007	Ord. Date: 05/02/2007
www.transunion.com	www.equifax.com	www.experian.com/reportaccess

If you have any questions concerning the terms of the loan, contact the lender.
 The following information about your credit scores was provided:

Name of Score	Credit Score	Key factors affecting score
EquifaxBeacon	741	00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT, 00010 PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS, 00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED, 00005 TOO MANY ACCOUNTS WITH BALANCES, 00008 TOO MANY INQUIRIES IN THE LAST 12 MONTHS
ExperianFairIsaac	757	00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED, 00010 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS, 00005 TOO MANY ACCOUNTS WITH BALANCES, 00008 TOO MANY INQUIRIES LAST 12 MONTHS
TransUnionEmpirica	727	00010 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH, 00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT, 00012 INSUFFICIENT LENGTH OF REVOLVING CREDIT HISTORY, 00003 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH, 00008 TOO MANY INQUIRIES IN THE LAST 12 MONTHS

Here is the range of credit scores for the credit scoring companies above: Experian Fair Isaac - 375 to 900; Beacon - 350-950; Empirica - 300-850

ERA Mortgage
 Gerwin Wallace
 (256) 310-5701 Extension



First Loan Registration Number -To be Assigned
Second Mortgage Loan Registration Number - To be Assigned

Personal Profile & Loan Request

This is your easy to understand application

About You...

Personal Information	Personal Information
April L Kennedy 2513 Coldwater Road Anniston, AL 36201 Social Security Number: 420-27-5713 Age: 27 Marital Status: Unmarried(S/D/W)	
Contact Information	Contact Information
Home Phone : (256) 310-2167	

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

April L Kennedy

About Your Property...

Dear April L Kennedy

Thank you for allowing us to handle the Purchase of your Primary home located at

Oxford, AL 36203 Calhoun County

The title to the property will be held in the name(s) of

April L Kennedy

About Your Mortgage...

Congratulations! You have been **APPROVED** for a Conventional First Mortgage in the amount of \$311,920.00

and a Second Mortgage in the amount of \$38,990.00 with a Sale Price of \$389,900.00

360 Month First Mortgage Term

Fixed Rate First Mortgage

6.32% First Mortgage Rate

<i>Place of Employment</i>	<i>Place of Employment</i>
<p>Regional Medical Center 400 East 10th Street Anniston, AL 36207</p> <p>Present Position: Nurse Dates of Employment : 05/01/2003-Present Office Telephone Number: (256) 235-5217</p> <p>Monthly Income: \$6,000</p> <p><i>Source*</i></p> <p>\$6,000 Base Income</p>	

**Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.*

\$123 Installment Debt
\$202 Revolving Debt

\$80,000 Checking Account
\$25,000 Vested Interest in a Retirement Fund

CHASE 00006

Declarations

Y-Yes	N-No	Borrower
		Are there any outstanding judgments against you? N
		Have you been declared bankrupt within the past 7 years? N
		Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? N
		Are you a party to a lawsuit? N
		Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, m, manufactured <mobile> home loan, any mortgage, financial obligation, bond or loan guarantee.) If "Yes", provide details, including date, address of Lender, FHA or VA case number, if any, and reasons for the action. N
		Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question. N
		Are you obligated to pay alimony, child support, or separate maintenance? N
		Is any part of the down payment borrowed? N
		Are you a co-maker or endorser on a note? N
		Are you a U.S. citizen? Y
		Are you a permanent resident alien? N
		Do you intend to occupy the property as your primary residence? Y
		Have you had an ownership interest in a property in the last three years? N
		What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?
		How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

Acknowledgment and Agreement

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors and assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrowers Signature	Date	Co-Borrower's Signature	Date
X		X	

Information for Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER: <input type="checkbox"/> I do not wish to furnish this information		CO-BORROWER: <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino	<input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> Asian	Race: <input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> Asian
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White
<input type="checkbox"/> Black or African American		<input type="checkbox"/> Black or African American	
Sex: <input type="checkbox"/> Male	<input checked="" type="checkbox"/> Female	Sex: <input type="checkbox"/> Male	<input type="checkbox"/> Female

Method of Application

- ☐ Telephone
- ☐ Mail
- ☐ Face to Face By
- ☐ Internet

Wallace Gerwin

Wallace Gerwin

Interviewer's Name

Date

Signature _____ Date _____

Signature _____ Date _____



Hours
Monday-Friday 8:30am-5:00pm
Saturday and Sunday 10:30am-7:00pm
Eastern Time

Gerwin Wallace
Mortgage Consultant
Phone: (256) 310-5701 Ext 256
Fax: (856) 917-2966
Gerwin.Wallace@mortgagefamily.com
Gerwin.Wallace@mortgagefamily.com



Hours
Monday-Friday 8:30am-5:00pm
Saturday and Sunday 10:30am-7:00pm
Eastern Time

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Phone: (256) 310-5701 Ext 256
Fax: (856) 917-2966
Gerwin.Wallace@mortgagefamily.com
Gerwin.Wallace@mortgagefamily.com

For your convenience,
we've included these
wallet cards. Keep them
handy so you can call us
as soon as you've found
your dream house. We'll
make the closing as easy
as 1-2-3.

**April L Kennedy
2513 Coldwater RD
Anniston, AL 36201**

RE: Registration Number To Be Assigned.

Originator : Gerwin Wallace

Gerwin Wallace

(256) 310-5701, Ext.

Date/Time: 05/02/2007 15:19:31

Borrower Name: April L Kennedy

Print Consolidation

Team Player : _____

CHASE 00010



PRE - APPROVAL

Easy Three Step Process

Customer Name(s):
April L Kennedy

Date: 5/3/2007
First Mortgage
Loan Number: 0044342830
Second Mortgage
Loan Number: 0044342848

Loan Information

PROPERTY	101 KARIAN COURT	SALES PRICE:	\$ 385,000.00
ADDRESS:	OXFORD, AL 36203	FIRST MORTGAGE LOAN AMOUNT:	\$ 308,000.00
		SECOND MORTGAGE LOAN AMOUNT:	\$ 38,500.00
OCCUPANCY TYPE:	Owner Occupied	FIRST MORTGAGE LOAN TYPE:	Conventional
PROPERTY TYPE:	Single Family Residence	TOTAL MONTHLY DEBT:	\$
ESCROW ACCOUNT REQUIRED:	NO	TOTAL MONTHLY INCOME:	\$ 6,000.00
CLOSING DATE:	05/15/2007	SELF-EMPLOYED STATUS:	X indicates YES
CLOSING AGENT:	KING TITLE		April L Kennedy



Dear April L Kennedy

Your first and second mortgage loans are pre-approved!** Congratulations on finding your dream home! Based upon your excellent credit and financial profile, we're equally pleased to tell you that you've qualified for our exclusive VIP2 program. VIP2 stands for Very Improved Process for Very Important People. This means that you do not need to provide us with income and asset verification. Our VIP2 program will save you time and it's quite simply the fastest, easiest loan processing we offer. We want to thank you for choosing us as your mortgage lender, and we're looking forward to providing financing for your home.

Within the next few days, your Loan Processor Sharita Belcher will contact you via e-mail. Since e-mail is fast, easy, and private, we recommend using this method of communication throughout your mortgage experience.

Your Loan Processor will guide you through the mortgage process until you move into your new home. In fact, our service is so outstanding we guarantee to meet your closing date, or we will reduce your interest rate by 1/8th of one percent for the life of your loan.

The information outlined in the Loan Information section of this document is a summary of the data you provided. Please review this information closely, along with the other documents provided in this package, and contact your Loan Processor if any modifications are necessary.

Conditions that you are required to satisfy for loan closing are attached and must be printed separately. A satisfactory appraisal or property value assessment (arranged by us) on the home you wish to finance, along with verification of your income and assets, is required. Please note that if any information changes in the Loan Information Section of this document, or if the information cannot be verified, your rate, costs, and conditions associated with your loan may change as well. The interest rate and points combination you select must not cause the loan to exceed applicable high-cost threshold(s).

Continued.

0679067V (12.08.06)



CHASE 00011

In order to assist us in meeting your closing date of 05/15/2007, we have outlined a Three Easy Step Process for you to complete. If you have any questions regarding these steps, or the mortgage process in general, please do not hesitate to contact your Loan Processor via e-mail at sharita.belcher@mortgagefamily.com or toll-free at (800) 236-3268 ext. 81991.

Your Loan Processor will be working with the following third parties to obtain other documents needed for closing: an appraiser, homeowner's association, a title company or closing agent, and an insurance agent, if applicable.

STEP 1:

REVIEW ALL FORMS IN STEP 1 POCKET

- Write any corrections or missing information on the forms.
- Sign as indicated.
- Return to us in the provided mailing envelope, along with all requested items in **STEP 3** (see envelope for instructions on pick-up or drop-off).

STEP 2:

REVIEW ALL FORMS IN STEP 2 POCKET

- Note any changes that you made on the matching forms in **STEP 1**.
- Retain for your records.

STEP 3:

GATHER AND RETURN THE FOLLOWING DOCUMENTS:

- Information requested on the attached page.
- Include these documents and the signed forms from **STEP 1** in the Overnight Mail envelope provided (if you have not already sent them).

We're here to make your home-financing experience fast, simple, and pleasant. We look forward to assisting you and we welcome your questions, now, or at anytime.

Regards,

Gerwin Wallace

Gerwin Wallace
Mortgage Loan Consultant
(800) 236-3268 ext. 99999
gerwin.wallace@mortgagefamily.com

*** Georgia and Minnesota customers only - State Law requires that we inform you that final approval is not guaranteed and may be subject to final review.*

LOAN CONDITIONS:

- * The sales price has been accepted as the property value. No appraisal is required.
- * Provide a fully executed agreement of sale to support the purchase price of \$385000.00.
- * Typed, signed, dated original application for 1st mortgage and 2nd mortgage amounts.
- * Obtain a full title search and mortgagee title-insurance policy prior to closing the loan.
- * Approval is valid up to an interest rate of 9.125 percent, based on the current application data.
- * Sign and date the Request for Transcript of Tax Return (IRS form 4506T) that is included in your application package.
- * Customer must execute the Second Mortgage Balloon Loan Disclosure prior to closing.
- * Confirm the seller is the owner of record on title commitment or appraisal.
- * We will request flood-zone certification; if flood insurance is required, provide a copy of the policy at or before closing.
- * All verification documents must be dated within 120 days of the closing date. For new construction, documents must be dated within 180 days of the closing date.
- * Provide the declarations page for the homeowners insurance policy showing Lender named as the loss payee to verify coverage for 1st mortgage and home equity line of credit/second mortgage.
- * Confirm that our Customer and Seller are named on the Contract of Sale. If the Contract of Sale has been Assigned, further investigation may be required.
- * Homeowner's Insurance Policies that limit/exclude from coverage, perils such as windstorm, hurricane, hail damage, are not acceptable. If your policy excludes such coverage, a separate policy/endorsement that provides adequate coverage is required.
- * Any changes in your application may affect, but is not limited to, rate, points, appraisal requirements, maximum loan amount, and additional documentation may be required.
- * Provide documentation confirming that homeowner's insurance has been, or will be, obtained at or before closing, and that premiums have been prepaid for one year.
- * All parties who sign the security instrument must also sign and date the Truth in Lending, and the Right of Rescission (if applicable).



Special Instructions Cover Sheet

Tier: I

95 ERA MORTGAGE

Loan Number: 0044342830
Corresponding Loan Number: 0044342848

PIERRE-LOUIS,J

Date/Time: 5/3/2007 2:30 PM
Processor: Sharita Belcher
Consultant: Gerwin Wallace
Underwriter:
Closer:

Borrower: Kennedy
Ext: 81991
Ext: 99999
Ext:
Ext:

Client Name: ERA KING REAL ESTATE. CO. - ANNISTON
Property Address: 101 KARIAN COURT OXFORD, AL 36203

Program: 30 yr Fixed (L30)
Loan Amt: 308,000.00
Occupancy: Owner Occupied

LTV: 80.00
Purpose: Purchase
Client ID#: 161042

Rate Lock Date: 05/03/2007
Lock Status: LOCKED

Rate Exp Date: 06/04/2007
Team: Tier Team A (TRA)

SPECIAL INSTRUCTIONS:

- ☐ ARM Product
- ☐ Documents to be included
- ☐ Early AM Delivery
- ☐ Saturday Delivery
- ☐ Mailway Closing
- ☐ Other

- ☒ Piggyback
- ☐ Affordability Product
- ☐ Use Federal Express
- ☐ Use DHL
- ☐ Use Express Mail
- ☒ Subordinate Financing

- ☐ Bond Loan
- ☐ Spanish Language CD



We have established a special number for you to use if, at any point you are not completely satisfied with our services. Please call the Office of the President at (800) 236-3268 extension 12345

Sharita Belcher
Loan Processor
(800) 236-3268 Ext: 81991
sharita.belcher@mortgagefamily.com
Fax: (856) 917-2964
Gerwin Wallace
Mortgage Consultant
(800) 236-3268 Ext: 99999
Real Estate Agent:
Donna Sanders
(000) DON-NASA
Loan Number: 0044342830
0044342848



Sharita Belcher
Loan Processor
(800) 236-3268 Ext: 81991
sharita.belcher@mortgagefamily.com
Fax: (856) 917-2964
Gerwin Wallace
Mortgage Consultant
(800) 236-3268 Ext: 99999
Real Estate Agent:
Donna Sanders
(000) DON-NASA
Loan Number: 0044342830
0044342848

0645354 (111105)
New Mktng (Logo)

0044342830

April L Kennedy



At ERA Mortgage, your satisfaction is our top priority.

And you won't find anybody more knowledgeable about home loans and committed to making the process easy than your Mortgage Processor.

But just in case you can't get the answers you're looking for, you can call a member of our leadership team directly at (800) 236-3268, ext. 12345.

Thank you for your business. We sincerely appreciate the trust you've placed in all of us.

Sincerely,

A handwritten signature in cursive script that reads "Terry Edwards".

Terry Edwards
President & CEO
Mortgage Services



Personal Profile & Loan Request

This is your easy to understand application

LOAN NUMBER: 0044342830

About You...

Personal Information	Personal Information
April L Kennedy 2513 Coldwater ROAD , ANNISTON AL 36201 Social Security Number: 420-27-5713 Age: 27 Marital Status: UNMARRIED Years in School: 0 # of Dependents: 0 Ages:	Social Security Number: Age: Marital Status: Years in School: # of Dependents: Ages:
Contact Information	Contact Information
Home: (256) 310-2167 Business: (256) 235-5217 Fax: E-Mail: Alternate Telephone:	Home: Business: Fax: E-Mail: Alternate Telephone:

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan. If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

April L Kennedy

About Your Property...

Dear April L Kennedy

Thank you for allowing us to handle the Purchase of your Owner Occupied home located at
 101 KARIAN COURT , OXFORD, AL 36203 , CALHOUN
 The title to the property will be held in the name(s) of
 April L Kennedy

About Your Mortgage...

Conventional mortgage in the amount of \$308,000.00, with a sale price of \$385,000.00
 360 month term, fixed rate mortgage
 6.350% - Please refer to the attached Interest Rate Confirmation Agreement

About Your Income...

<i>Place of Employment</i>	<i>Place of Employment</i>
Employer: Regional Medical Center Address: 400 East 10th Street ANNISTON AL 36207 United States Present Position: Nurse Dates of Employment: 05/03/2003 Office Telephone Number: (256)235-5217	Employer: Address: Present Position: Dates of Employment: Office Telephone Number:
<i>Monthly Income</i> 6,000.00	<i>Monthly Income</i>
<i>Source*</i> 6,000.00 Base Income OT/Bonus/Comm Other Income	<i>Source*</i>

*Alimony, separate maintenance, or child support does not need to be revealed if you do not wish to have it considered for repayment of this loan.

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

About Your Liabilities...

The liabilities being considered for your qualifications are ** :

123.00	Installment Debt
202.00	Revolving Debt
	Alimony/Child Support/ Separate Maintenance
	Other

**Please note that all liabilities are subject to proper verification and are expressed on this form as a cumulative total of monthly payments.

About Your Assets...

The Source of your downpayment and settlement charges will be drawn from*** :

80,000.00	Checking Account
	Savings Account
	Investment Account
	Other
	Proceeds
3,000.00	Cash deposit already given towards purchase

***Please note that all assets are subject to proper verification and are expressed on this form as a cumulative total of accounts.

About Your Real Estate...

Address	Property Type	Status	Property Value	Liens	Monthly Mortgages	Rental Income	Insurance, Taxes & Misc

Status = **R** - Rental **S** - Sold **PS** - Pending Sale **O** - Other

Declarations

Y-Yes N-No	Borrower	Co-borrower
Are there any outstanding judgments against you?	N	
Have you been declared bankrupt within the past 7 years?	N	
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	N	
Are you a party to a lawsuit?	N	
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond or loan guarantee. If "Yes," please provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	N	
Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "Yes," give details as described in the preceding question.	N	
Are you obligated to pay alimony, child support, or separate maintenance?	N	
Is any part of the down payment borrowed?	N	
Are you a co-maker or endorser on a note?	N	
Are you a U.S. citizen?	Y	
Are you a permanent resident alien?	N	
Do you intend to occupy the property as your primary residence?	Y	
Have you had an ownership interest in a property in the last three years?	N	
What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?		
How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		

Acknowledgment and Agreement

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors and assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

Information for Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the material above to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower	Co-Borrower
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity	Ethnicity
<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Hispanic or Latino
<input checked="" type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino
Race	Race
<input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> American Indian or Alaskan Native
<input type="checkbox"/> Asian	<input type="checkbox"/> Asian
<input type="checkbox"/> Black or African American	<input type="checkbox"/> Black or African American
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<input checked="" type="checkbox"/> White	<input type="checkbox"/> White
Sex	Sex
<input type="checkbox"/> Male <input checked="" type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female

Method of Application

- ☒ Telephone
- ☐ Mail
- ☐ Face-to-Face by
- ☐ Internet

Gerwin Wallace

Interviewer's Name

Gerwin Wallace

05/03/2007

Date

Signature _____

Date _____

Signature _____

Date _____

Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

April L Kennedy

I. TYPE OF MORTGAGE AND TERMS OF LOAN

MORTGAGE	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other:	Agency Case Number	Lender Case No.
APPLIED FOR:	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			0044342830
Amount	Interest Rate *	No. of Months	AMORTIZATION	<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$ 308,000.00	6.350 %	360	TYPE:	<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address	County	No. of Units
101 KARIAN COURT OXFORD, AL 36203	CALHOUN	1
Legal Description of Subject Property	Year Built	
	1997	

Purpose of Loan	Property will be:
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain):	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

CONSTRUCTION OR CONSTRUCTION-PERMANENT LOAN.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$

REFINANCE LOAN.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$

Title will be held in what Name(s) April L Kennedy	Manner in which Title will be held	Estate will be held in:
	TENANTS BY SEVERALTY	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name				Borrower's Name			
April L Kennedy							
Social Security Number	Home Phone	DOB (MM/DD/YYYY)	Yrs. School	Social Security Number	Home Phone	DOB (MM/DD/YYYY)	Yrs. School
420-27-5713	(256) 310-2167	09/18/1979	0				
<input type="checkbox"/> Married <input type="checkbox"/> Separated		<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed) Dependents no. ages		<input type="checkbox"/> Married <input type="checkbox"/> Separated		<input type="checkbox"/> Unmarried (include single, divorced, widowed) Dependents no. ages	
Present Address		<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 2.00 No. Yrs.		Present Address		<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	
2513 Coldwater ROAD , ANNISTON AL 36201							

PREVIOUS ADDRESSES. IF LESS THAN TWO YEARS

Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.

* Refer to Rate Contract

CM21-1 (05.12.06)

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Freddie Mac Form 65 7/05
Fannie Mae Form 1003 7/05

CHASE 00023

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
Regional Medical Center		4.0			
400 East 10th Street ANNISTON AL 36207 United States		Yrs. employed in this line of work/profession			Yrs. employed in this line of work/profession
DATES EMPLOYED: From: 05/03/2003 To		4.0	DATES EMPLOYED: From:	To	
Position/Title/Type of Business	Business Phone		Position/Title/Type of Business	Business Phone	
Nurse	(256)235-5217				

PREVIOUS EMPLOYERS IF LESS THAN TWO YEARS

Employer	<input type="checkbox"/> Self Employed	Dates	Employer	<input type="checkbox"/> Self Employed	Dates
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone		Position/Title/Type of Business	Business Phone	
Employer	<input type="checkbox"/> Self Employed	Dates	Employer	<input type="checkbox"/> Self Employed	Dates
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business	Business Phone		Position/Title/Type of Business	Business Phone	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 6,000.00	\$	\$ 6,000.00	Rent	\$ 350.00	
Overtime				First Mortgage (P&I)		\$ 1,916.49
Bonuses				Other Financing (P&I)		292.63
Commissions				Hazard Insurance		123.20
Dividends/Interest				Real Estate Taxes		107.58
Net Rental Income				Mortgage Ins. / LDPF		0.00
Other (before completing, see the notice in "describe other income", below)				Homeowner Assn. Dues		0.00
				Other: Other Present		0.00
Total	\$ 6,000.00	\$	\$ 6,000.00	Total	\$ 350.00	\$ 2,439.90

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

DESCRIBE OTHER INCOME

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	
B	

VI. ASSETS AND LIABILITIES

SCHEDULE OF REAL ESTATE OWNED

Property Address (S = Sold, PS = Pending Sale, R = Rental)	Type Of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

ADDITIONAL NAMES UNDER WHICH CREDIT HAS PREVIOUSLY BEEN RECEIVED

Alternate Name	Creditor Name	Account Number

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		Monthly Payt. & Mos. Left to Pay	Unpaid Balance
Description			Liabilities and Pledged Assets. List the creditor's name, address and account number for outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Cash deposit toward purchase		\$ 3,000.00				
BANKS, S & L, CREDIT UNIONS						
WACHOVIA BANK			US DEP ED	\$ Payment/Months	\$	
CHCK	80,000.00		Acct. no. 4202757131	123.00		6,907.00
			FIA CSNA	\$ Payment/Months	\$	
			Acct. no. 7963	62.00		2,734.00
TOTAL	\$ 80,000.00		GEMB/OLDNAVY	\$ Payment/Months	\$	
			Acct. no. 601859600238	115.00		2,298.00
			GEMB/WALMART	\$ Payment/Months	\$	
			Acct. no. 603220141097	22.00		525.00
TOTAL	\$		US BANK/NA ND	\$ Payment/Months	\$	
			Acct. no. 4013988565378745	3.00		159.00
				\$ Payment/Months	\$	
TOTAL	\$			\$ Payment/Months	\$	
			Acct. no.			
				\$ Payment/Months	\$	
			Acct. no.			
TOTAL	\$			\$ Payment/Months	\$	
Stocks & Bonds	\$		Acct. no.			
Gift				\$ Payment/Months	\$	
			Acct. no.			
Life insurance net cash value	\$			\$ Payment/Months	\$	
Face amount: \$			Acct. no.			
SUBTOTAL LIQUID ASSETS	\$ 83,000.00			\$ Payment/Months	\$	
Real estate owned	\$					
Vested interest in retirement fund	\$ 25,000.00		Acct. no.			
Net worth of business(es) owned	\$			\$ Payment/Months	\$	
Automobiles owned	\$		Acct. no.			
				\$ Payment/Months	\$	
Other Assets	\$		Acct. no.			
Personal Property			Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
			Job Related Expense (child care, union dues, etc.)	\$		
			TOTAL MONTHLY PAYMENTS	\$ 325.00		
TOTAL ASSETS a.	\$ 108,000.00		NET WORTH (a minus b)	\$ 95,377.00	TOTAL LIABILITIES b	\$ 12,623.00

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
a. Purchase price			Borrower		Co-Borrower
b. Alterations, improvements, repairs			Yes	No	Yes
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "yes," give details as described in the preceding question.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing		h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		j. Are you a U.S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employer Paid Fees		k. Are you a permanent resident alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
HomeEquity Credit Line		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee Financed)		m. Have you had an ownership interest in a property in the last three years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?			
o. Loan amount (add m & n)		(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?			
p. Cash from/ to Borrower (subtract j, k, l & o from i)	See Good Faith Estimate				

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in the application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors or assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by state law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied to me regarding the property or the condition or value of the property; and (11) my transmission of the application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race or sex, under Federal regulation, this lender is required to note the information on the bases of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER I do not wish to furnish this information <input type="checkbox"/> Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	CO-BORROWER I do not wish to furnish this information <input type="checkbox"/> Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) Gerwin Wallace Interviewer's Signature Gerwin Wallace Interviewer's Phone Number (incl. area code) (800) 236-3268	Name and Address of Interviewer's Employer ERA Mortgage 3000 Leadenhall Road Mount Laurel, NJ 08054
---	---	--

**Interest Rate Confirmation Agreement**

April L Kennedy

☒ **Please Review**
☐ **Requires Signature**2513 COLDWATER RD
ANNISTON, AL 36201

5/3/2007

Loan Number: 0044342830

Dear April L Kennedy :

This is a confirmation of the rate lock option you selected on 05/03/2007. Please acknowledge receipt of this confirmation by signing and returning this document with your application package. A copy has been included for your records.

This confirmation of your interest rate is not a commitment to provide financing and is valid only for the *Loan Information* listed below. If any information in the Loan Information section changes, or if the interest rate and point combination you select causes the loan to exceed applicable federal, state, or local high-cost threshold(s), your interest rate and applicable margin, origination fee, discount points and/or commitment fee may be subject to change.

We will process your loan application and be ready to close on or before your Rate Lock Expiration, unless an event beyond our control delays the process.

<input checked="" type="checkbox"/> Loan Information									
Property Address: 101 KARIAN COURT OXFORD, AL 36203	Total Monthly Debt: \$ 325.00 Total Monthly Income: \$ 6,000.00 Self Employed: <i>x indicates yes</i> April L Kennedy								
Occupancy Type: Owner Occupied Sales Price: \$ 385,000.00 Loan Amount: \$ 308,000.00	Loan Type: Conventional Loan Term: 30 Program: 30 yr Fixed (L30)								
<input checked="" type="checkbox"/> Statement of Terms									
Interest Rate: 6.350% Lock Expiration Date: 06/04/2007 Closing Date: 05/15/2007	Rate Lock Option: LOCK Rate Lock Period: 30								
PMI Required: NO	Escrow Account Required: NO								
<table border="1"><tr><td>Origination Fee:</td><td>0.000 %</td></tr><tr><td>Discount Points:</td><td>0.000 %</td></tr><tr><td>Commitment Fee:</td><td>0.000 %</td></tr><tr><td>*Total:</td><td>0.000 %</td></tr></table> <p><i>*Please refer to the Good Faith Estimate for other costs and fees that may apply.</i></p>	Origination Fee:	0.000 %	Discount Points:	0.000 %	Commitment Fee:	0.000 %	*Total:	0.000 %	<u>Adjustable Rate Mortgage Information</u>
Origination Fee:	0.000 %								
Discount Points:	0.000 %								
Commitment Fee:	0.000 %								
*Total:	0.000 %								
Lender Contribution To Closing Costs: \$ 0.00 Up-Front Money Paid: \$ 0.00 Initial Monthly Payment: \$ 1,916.49									

The rate option you have selected is:



Rate Protection Option:

By selecting the Rate Protection option, your rate will be capped at .%. Even if rates increase, this will be the maximum interest rate for your loan provided closing occurs prior to your Rate Lock Expiration and no information disclosed in the Loan Information section changes. If any information in the Loan Information section changes, or if the interest rate and point combination you select causes the loan to exceed applicable federal, state, or local high-cost threshold(s), your interest rate and applicable margin, origination fee, discount points and/or commitment fee may be subject to change.

You have the option, after you have signed a contract of sale on the property and not sooner than sixty (60) days prior to the scheduled Closing Date, to exercise your One-Time Float Down option. To take advantage of this One-Time Float Down option, you must contact your Mortgage Counseling Team at (800) 236-3268 extension 99999 on the day you wish to finalize your rate.

If you do not elect to finalize the rate, you will receive the lower of .% or the rate in effect at 12:00 p.m. Eastern Standard Time on the date ("Set Date") that is (a) five (5) calendar days prior to the scheduled Closing Date or, if closing is to occur through an escrow (applicable to property located in Alaska, Arizona, California, Hawaii, Idaho, Nevada, New Mexico, Oregon, Utah, Washington State, and parts of Ohio), (b) the day the loan documents are sent to escrow. If the Set Date falls on a weekend or legal holiday, we will use the rate in effect the business day preceding the Set Date.

Once the final rate is established, the closing cannot be rescheduled to provide a lower rate. You will not be eligible for any further rate decreases.

If your mortgage loan closes after the Rate Lock Expiration, your capped interest rate will be subject to the higher of .% or current market rates.

Rate Protection Examples

(The rates reflected are intended to be used as examples only; they do not reflect current market conditions or your own mortgage interest rate).

The capped rate is **7.375% with 1 Discount Point + 1% Origination Fee**. If the closing occurs on or before the rate cap expiration, the market rate in effect on the Set Date will be used to determine the final rate.

- The market rate is **7.00% with 1 Discount Point + 1% Origination Fee** (lower than capped rate). Final rate will be the market rate.
- The market rate is **7.375% with 1 Discount Point + 1% Origination Fee** (same as the capped rate). Final rate will be the capped rate.
- The market rate is **7.75% with 1 Discount Point + 1% Origination Fee** (higher than the capped rate). Final rate will be the capped rate.



One-Time Float Down:

By selecting our One-Time Float Down option to finalize your rate, you have committed to the rate and applicable origination fee, discount points and/or commitment fee specified in the Statement of Terms section of this document. If any information in the Loan Information section changes, or if the interest rate and point combination you select causes the loan to exceed applicable federal, state, or local high-cost threshold(s), your interest rate and applicable margin, origination fee, discount points and/or commitment fee may be subject to change. If your mortgage loan does not close by the Rate Lock Expiration date, your rate will be subject to the higher of the above stated rate or the current market rates.